

## AMENDMENTS TO THE SPECIFICATION

Please amend the Specification pursuant to 37 C.F.R. § 1.121 as follows:

On page 1, lines 11-18, please amend the text as follows:

There is more to investing funds than maximizing a financial return. Companies make choices which, beyond their own financial well-being, also affect people and the environment. Investing in a company is an affirmation of all the choices it makes, an affirmation that should be made with a clear conscience. And more than dealing with one's conscience, it also makes good sense to invest in companies that are governed well and choose to minimize any adverse impact on society and the environment. Indeed, when an unexpected news story reports that a company is having such an adverse ~~such~~ impact, its stock value may drop, wiping out wealth immediately.

On page 2, lines 8-16, please amend the text as follows:

In accordance with a first aspect of the invention, there is provided a method operable in a computer-implemented rating system of the type having access to a database populated with data concerning at least one non-economic factor. The method includes the steps of providing an interface capable of displaying at least a portion of the data, enabling a user to input at least one coefficient value through the interface, computing a sustainability score using the coefficient value and the data, and outputting the sustainability score. The sustainability score utilizes ~~utilizes~~ the at least one non-economic factor in a formula that is viewable by the user through the interface so as to provide the user with a basis for the computed sustainability score.

On page 2, line 24, bridging to page 3, line 9, please amend the text as follows:

In accordance with a further aspect of the invention, a computer of the type described above for implementing a rating system can be defined as comprising an interface configured to display at least a portion of the data, to enable input of at least one coefficient value, and to display a formula useful in computing a sustainability ~~sustainability~~ score; and a processor configured to compute the sustainability score using the formula in conjunction with any input

coefficient values and the data. The interface is further configured to be capable of outputting the sustainability score.

In accordance with still a further aspect of the invention, another method that provides sustainability scores via a computer-implemented rating system comprises providing an interface which includes an audio output portion capable of conveying at least a portion of the data aurally, enabling a user to input at least one coefficient value through the interface, computing a sustainability score using the coefficient value and the data, and outputting the sustainability score. As in the prior method, the sustainability score utilizes ~~utilizes~~ the at least one non-economic factor in a formula that is accessible by the user through the interface, but not necessarily through the audio output portion of the interface.

On page 7, lines 14-24, please amend the text as follows:

FIGURE 2 shows an exemplary server for a communication network. Server 200 may operate to provide a World Wide Web site (web site), and an email system or a short message service (SMS) system, a multimedia system (MMS) for sending text and images or video in a single message, an instant messenger ~~messenger~~, and/or other message systems, among other things. When providing a web site, server 200 receives a request from a browser application of a different device in the network, and in response transmits back data configured as pages. For instance, server 200 may communicate pages and forms for setting up an email account for the user. Moreover, server 200 may transmit pages to a requesting device that allow the user to participate in a web site, such as send email to another user. The transactions may take place over the Internet, WAN/LAN 100, or some other communications network known to those skilled in the art.

On page 9, line 30, bridging to page 10, line 14, please amend the text as follows:

Client computer 300 preferably also includes central processing unit (CPU) 306, video display adapter 308, and memory. The memory generally includes RAM 310, ROM 304 and a permanent mass storage device, such as a disk drive. The memory stores operating system 312, BIOS 326, and programs 334 for controlling the operation of client computer 300. The memory also includes email client 315 for accessing email over a network, and browser application 314 for accessing web sites. It will be appreciated that these components may be stored on a computer-

readable medium and loaded into memory of client computer 300 using a drive mechanism associated with the computer-readable medium, such as a floppy disk drive (not shown), optical drive 316, such as a CD-ROM/DVD-ROM drive, and/or hard disk drive 318. Input/output interface 320 may also be provided for receiving input from a mouse, keyboard, or other input device. The memory, network interface unit 302, video display adapter 308, and input/output interface 320 are all connected to processing unit 306 via bus 322. Other peripherals, for example sound card 324, may also be connected to processing unit 306 in a similar manner. For example, the interface may also be provided at a terminal (shown as part of an icon), for displaying accessed data, computed scores, and so on.

On page 11, line 19, bridging to page 12, line 3, please amend the text as follows:

At next block 540, a sustainability score is computed for a particular company or industry, using the user-input coefficient value and stored data that concerns at least one non-economic factor about a company, whether it is a parent company or a subsidiary company, and so on. In the preferred mode, the stored data includes social, environmental and governance criteria ~~eritera~~ among the non-economic factors, but fewer or additional criteria can be employed. In addition, the preferred mode includes economic factors in computing a sustainability score. Computation of the sustainability ~~sustainabilty~~ score is described below (see discussion of FIGURE 8). The interface further enables the user to select one of the companies, and the computing step uses the stored data for the selected company. The sustainability score may be a single score, or include one or more individual scores that correspond to discrete sustainability criteria. In one embodiment, these criteria include an economic rating, a social responsibility rating, an environmental responsibility rating, and a corporate governance rating. In the computation, the coefficient value may be used to compute one of the individual scores, or affect how individual scores are combined in computing a composite sustainability score.

On page 12, line 23, bridging to page 13, line 2, please amend the text as follows:

Moving from the START block, the process advances to optional block 610, where a secure entity reporting channel is preferably established, and which is intended for use by a company through its authorized representative.[[.]] Alternatively, a non-secure communication

link can be established and used, but in either case, communication links are established in a conventional manner. At next block 620, later or subsequent data about a company is received, which concerns at least one non-economic factor for the company. The subsequent data may be received from the public, or from the company such as through the secure channel. The subsequent data may be received as a response to an initial questionnaire, or as an update to a question in the questionnaire, or as a response to an inquiry that may have arisen from a public comment.

On page 13, line 18, bridging to page 14, line 2, please amend the text as follows:

FIGURE 7 is a block diagram for illustrating preferred modules interacting to implement operation 700 for determining sustainability ratings according to an embodiment of the invention. Data repository 720 may store data of various types concerning at least non-economic factors of companies. While a single repository 720 is shown, it will be understood that repository 720 can be either a single unit, or composed of many units. Data collection module 721 collects ~~721 collects~~ data, and stores it in repository 720. Data analysis module 742 analyzes raw data, stores intermediate results back in repository 720, and may further interact with data collection module 721. Measuring module 744 converts raw and intermediate data into scores, which it then stores back into repository 720. Commenting module 746 processes comments that are to be associated with scores or the company to which the scores pertain, and then stores them back into repository 720. Reporting module 747 ~~748~~ accesses stored scores and comments to generate integrated reports 749 including static and/or animated graphs, if desired, which may be published on paper, through an interface such as a web browser or other electronic device interface, and also be further stored in repository 720 for repeat or subsequent access.

FIGURE 8 is a block diagram to illustrate architecture 800 for implementing operation 700 of FIGURE 7 in accordance with this embodiment of the invention. As also per the above, data repository 720 stores many types of data, such as raw data group 822, and algorithms and coefficients group 823 that includes descriptions of how algorithms convert data into score components. The algorithm(s) can take a variety of forms but preferably represents a relationship among a number of criteria ~~criteria~~ that are individually weighted and combined to define a score in a particular area (e.g., a societal sustainability rating, an environmental sustainability rating, a governance sustainability rating, and an economic sustainability rating).

The scores in each area can be combined into a composite score in a number of ways, optionally using further weighting coefficients as detailed below in connection with FIGURES 11A-G. Repository 720 also stores processed data group 824 that can include scores and score components, which may be computed from the raw data of group 822 using algorithms from group 823. Repository 720 further stores comments group 826 that includes comments. Repository 720 additionally stores reports group 828, which can include processed data from group 824 and comments from group 826. Repository 720 may optionally also include portfolios group 829, which keeps ownership and/or tracking accounts associated with respective users.

On page 20, lines 1-14, please amend the text as follows:

It should be understood that data provided through the questionnaire or the secure reporting channel is preferably stored in the repository 720. In addition, the repository 720 or other data store can include data culled from various other reliable sources such as electronic ~~electronie~~ news, information feeds, and periodic or intermittent data pulls from public sources (e.g., television, printed media, Web pages hosted by companies, industries, trade organizations, or government bodies).

It can be appreciated that while the foregoing discussion has concerned the rating of companies and industries, a similar scoring can be made on a product level. Thus, if suitable data were gathered and maintained in the data repository 720 to permit an assessment of the environmental, social, economic, and/or governance impact of manufacturing particular products, say, soft drinks, then a sustainability rating can be made on the basis of one product verses another. Thus, in this example, popular sodas can be compared from a level of corporate responsibility rather than on taste or price, two conventional comparison bases.

On page 20, lines 19-29, please amend the text as follows:

In a further embodiment of the invention, trading house subscribers can launch derivative products having a pricing that is regularly updated using data provided by the IRC through the foregoing networked system. The derivative product can be an index comprised of a selection of companies that satisfy prescribed rating or other criteria. The data for companies included in the index can be processed using weighting and coefficient values selected by the trading house, as

described above, to provide a sustainability product that is priced in accordance with that trading house's perspective on the companies that are included in that derivative product. Numerous ~~product. Numerous~~ details have been set forth in this description, which is to be taken as a whole, to provide a more thorough understanding of the invention. In other instances, well-known features have not been described in detail, so as to not obscure unnecessarily the invention.